

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael E. Zorbaugh, Jr.  
Chelsie L. Zorbaugh  
Debtors

Case No. 19-01135-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Aug 29, 2024

User: AutoDocke  
Form ID: fnldec

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael E. Zorbaugh, Jr., Chelsie L. Zorbaugh, 2930 Village Square Drive, Dover, PA 17315-4578

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2024 at the address(es) listed below:

Name	Email Address
Brian Thomas Langford	on behalf of Creditor Heritage Valley Federal Credit Union PitEcf@weltman.com PitEcf@weltman.com
D. Troy Sellars	on behalf of Asst. U.S. Trustee United States Trustee D.Troy.Sellars@usdoj.gov ustpreion03.ha.ecf@usdoj.gov
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Michael E. Zorbaugh Jr. hrohrbaugh@cgalaw.com, kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 2 Chelsie L. Zorbaugh hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com

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James Warmbrodt

on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com

Joshua I Goldman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com  
angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Michael E. Zorbaugh Jr.,

Chapter 13

**Debtor 1**

Chelsie L. Zorbaugh,  
fka Chelsie Lynn Michael,

Case No. 1:19-bk-01135-HWV

**Debtor 2**

Social Security No.:

xxx-xx-6422

xxx-xx-1917

Employer's Tax I.D. No.:

**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos**

is discharged as trustee of the estate of the above named debtor(s); and the chapter 13 case of the above named debtor(s) is closed.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: August 29, 2024

fnldec (01/22)